Official Form 1976,08-08289 Doc 1 Filed 04/05/08 Entered 04/05/08 16:51:15 Desc Main United States Bankruptcy EDCUMENT Page 1 of 39 Northern DISTRICT OF Illinois **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Pacheco, Maria C. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 8561 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 1914 Woodside Lane Glendale Heights, IL 60139 ZIP Code County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): ZIP Code Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) (Check one box.) (Form of Organization) (Check one box.) Health Care Business Chapter 15 Petition for \checkmark Chapter 7 Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign Chapter 11 See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for 靣 Ħ Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Other Nature of Debts (Check one box.) Tax-Exempt Entity **☑** Debts are primarily consumer ☐ Debts are primarily (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: \checkmark Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2 million. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors **Estimated Number of Creditors** 50-100-200-1,000-5,001-10,001-25,001-50,001 Over 49 99 199 999 10,000 50,000 100,000 100,000 5,000 25,000 П $\overline{\mathbf{A}}$ Estimated Assets □\$10,000 to \$100,000 to \$1 million to ☐More than \$100 million \$10,000 \$100,000 \$1 million \$100 million

\$100,000 to

\$1 million

□\$1 million to

\$100 million

☐More than \$100 million

Estimated Liabilities

□\$50,000 to

\$100,000

□\$0 to

\$50,000

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Voluntary Petitie (This page must b	on Document be completed and filed in every case.)	Rage 12 of 39	
	All Prior Bankruptcy Cases Filed Within Last 8 Y		Data Filadi
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	iate of this Debtor (If more than one, attach add Case Number:	ditional sheet.) Date Filed:
District:		Relationship:	Judge:
10Q) with the Se	Exhibit A If if debtor is required to file periodic reports (e.g., forms 10K and curities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.) foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
☐ Exhibit A i	is attached and made a part of this petition.	x	
			Date)
	Exhibit	C	
Does the debtor o	wn or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to no	blic health or safety?
		a an ear or minimone and recommend have to pu	one nearm of suresy.
Yes, and E	xhibit C is attached and made a part of this petition.		
✓ No.			
	Exhibit	· n	
	EAHIOIC	. D	
(To be comple	eted by every individual debtor. If a joint petition is filed	d, each spouse must complete and attac	ch a separate Exhibit D.)
∠ Exhib	it D completed and signed by the debtor is attached and	made a part of this petition.	
If this is a join	at petition:		
□ Exhib	it D also completed and signed by the joint debtor is atta	ched and made a part of this petition.	
	Information Regarding t	he Debtor - Venue	
Ø	(Check any application Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days.)	f business, or principal assets in this District for	180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general part	ener, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to	s a defendant in an action or proceeding [in a fe	
	Statement by a Debtor Who Resides as (Check all applica		
	Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fo	bllowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the

Case 08-08289 Doc 1 Filed 04/05/08 Entered 04/05/08 16:51:15 Desc Main Document Page 3 of 39 Official Form 1 (10/06) Form B1, Page 3 **Voluntary Petition** Name of Debtor(s): (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer /s/ Bernard A. Schlosser X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s)

Bernard A. Schlosser, P.C. defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or Bernard A. Schlosser, P.C. guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address181 S. Bloomingdale Road or accepting any fee from the debtor, as required in that section. Official Form 19B Bloomingdale, IL 60108 is attached. 630 529-1740 Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer April 05, 2008 Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or Signature of Debtor (Corporation/Partnership) partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Date Printed Name of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Title of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted

individual.

in preparing this document unless the bankruptcy petition preparer is not an

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

		Northern	District Of _	Illinois	
In re	Maria C. Pachec	0		Case No.	
	Debtor			Chapter 7	-

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	yes	1	\$420000		
B - Personal Property	yes	3	\$ 2550		
C - Property Claimed as Exempt	yes	1			
D - Creditors Holding Secured Claims	yes	2		\$ 506452	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	yes	2		\$0	
F - Creditors Holding Unsecured Nonpriority Claims	yes	4		\$34716	
G - Executory Contracts and Unexpired Leases	yes	1			
H - Codebtors	yes	1			
I - Current Income of Individual Debtor(s)	yes	1			\$2068
J - Current Expenditures of Individual Debtors(s)	yes	1			\$5431
ТОТ	FAL	17	\$ 422550	\$ 541168	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

		TVOITHCIH	District of		
In re	Maria C. Pacheco	,	Case No		
	Debtor		_		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$O
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ O
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$0

State the following:

Average Income (from Schedule I, Line 16)	\$2068
Average Expenses (from Schedule J, Line 18)	\$5431
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$2469

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$25502
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$34716
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$60218

B6A (Official Form 6A) (12/07)	DOC 1	Document	Page 6 of 39	Desc Main	

In re	Maria C. Pacheco	,	Case No.
	Debtor		(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residential real estate 1914 Woodside, Glendale Heights, IL	Fee Title		230000	265000
Investment real estate 437 E. Altgeld, Glendale Heights, IL	Fee Title		190000	210000
		tal ≯	420000	

(Report also on Summary of Schedules.)

In re Maria C. Pa	nchaca	Document	Case No.		
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Debtor

SCHE	DULE B -	PERSONAL	PROPERTY

(If known)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	XX			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking accounts TCF Bank and Bank of America		200, 100
3. Security deposits with public utilities, telephone companies, landlords, and others.	xx			
4. Household goods and furnishings, including audio, video, and computer equipment.		computer desk, table & chairs, 3 TVs, bedroom furniture, 2 couches, kitchen furniture, exercise m		1250
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	xx			
6. Wearing apparel.		miscellaneous clothes		0
7. Furs and jewelry.	XX			
8. Firearms and sports, photographic, and other hobby equipment.	XX			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	xx			
10. Annuities. Itemize and name each issuer.	XX			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	xx			

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In re Maria C. Pacheco	,	Case No.
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	XX			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	XX			
14. Interests in partnerships or joint ventures. Itemize.	xx			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	xx			
16. Accounts receivable.	XX			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	XX			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	XX			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	XX			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	XX			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	xx			

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In re	Maria C. Pacheco	 ,	Case No.
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	xx			
23. Licenses, franchises, and other general intangibles. Give particulars.		Loan officer license		0
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	xx			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Ford Winstar, 2001 Ford Explorer		500, 500
26. Boats, motors, and accessories.	XX			
27. Aircraft and accessories.	XX			
28. Office equipment, furnishings, and supplies.	XX			
29. Machinery, fixtures, equipment, and supplies used in business.	XX			
30. Inventory.	xx			
31. Animals.	xx			
32. Crops - growing or harvested. Give particulars.	xx			
33. Farming equipment and implements.	XX			
34. Farm supplies, chemicals, and feed.	XX			
35. Other personal property of any kind not already listed. Itemize.	xx			
		continuation sheets attached Tot	al ≻	\$2550

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

	Debtor				(If known)	
In re	Maria C. Pach	neco	,	Case No.		
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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions	to which	debtor is	s entitled	under:
(Check one box)				

☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residential real estate	735 ILCS 5/12-1001(a)	15000	230000
Investment real estate		0	190000
checking accounts	735 ILCS 5/12-1001(b)	300	300
furniture	735 ILCS 5/12-1001(b)	1250	1250

Document Page 11 of 39	In re	Maria C. Pacheco Debtor	,	Case No.	(If known)
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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

]	Debtor claims th	ne exemptions to	which debtor	is entitled	under:
((Check one box))			

☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)

Check if debtor claims	a homestead	exemption	that exceeds
\$136,875.			

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2001 Ford Windstar	735 ILCS 5/12-1001(c)	500	500
2001 Ford Explorer	735 ILCS 5/12-1001(c)	500	500

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B6D (Official Form 6D) (12/07)

In re	Maria C. Pacheco	,	Case No.		
	Debtor			(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
ACCOUNT NO.			2007						
Citi Mortgage PO Box 183040 Columbus, OH 43218	gage 83040 W 1st morts real estat		1st mortgage residential real estate				195000	0	
			230,000.00						
ACCOUNT NO.			2007						
Citi Mortgage PO Box 183040 Columbus, OH 43218		W	2nd mortgage Residential real estate				85000	0	
			230,000.00						
ACCOUNT NO.	1		2001						
Citi Residential Lending PO Box 11000 Santa Ana, CA 92711		W	1st mortgage Residential real estyate				215502	25502	
			190,000.00						
continuation sheets attached			Subtotal ► (Total of this page)				\$	\$	
			Total ► (Use only on last page)				\$	\$	
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain	

Liabilities and Related

Data.)

In re ______ Maria C. Pacheco _____, Case No. _____ (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Bank of America PO Box 26078 Greensboro, NC 27420		W	2nd mortgage Residential real estate				10950	0
ACCOUNT NO.			190,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no of continuation sheets attached to Schedule of Creditors Holding Secured Claims			VALUE \$ Subtotal (s) ► (Total(s) of this page)				\$	\$
			Total(s) ► (Use only on last page)				\$ 506452 (Report also on Summary of Schedules.)	\$ 25502 (If applicable, report also on Statistical Summary

report also on Statistical Summary of Certain Liabilities and Related Data.) Case 08-08289 Doc 1 Filed 04/05/08 Entered 04/05/08 16:51:15 Desc Main Document Page 14 of 39

B6E (Official Form 6E) (12/07)

In re	Maria C. Pacheco	2	Case No.	
_	Debtor		(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the statistical Summary of Certain Elaborates and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of tappointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

□ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re, Case No	
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in	11 U.S.C. § 507(a)(6).
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for person that were not delivered or provided. 11 U.S.C. § 507(a)(7).	al, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C.	§ 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured de § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was in drug, or another substance. 11 U.S.C. § 507(a)(10).	ntoxicated from using alcohol, a
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commen adjustment.	ced on or after the date of

____ continuation sheets attached

Debtor		(if known)	
In re	,	Case No.	
Case 08-08289 Doc 1 B6E (Official Form 6E) (12/07) – Cont.	Filed 04/05/08 Document	Entered 04/05/08 16:51:15 Page 16 of 39	Desc Main

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

							ype of fillotity to		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.	_								
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	d to Sc	hedule of	T	otals of	Subtota f this pa	ls ≻	\$	\$	
Creditors Holding Friority Claims			(Use only on last page of the Schedule E. Report also confidence)	the com	Tota pleted	al➤	\$		
			(Use only on last page of the Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	, report f Certai	also or			\$	\$

Document Page 17 of 39 In re Maria C. Pacheco Case No.		1 446 17 01 00	Document		
In re Maria C. Pacheco Case No.	3.1. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3.	•			

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

Li Check this box if debtor has no	creation	s nording uns	ecured claims to report on this Schedu	пе г.			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2007 credit				
Bank of America PO Box 15726 Wilmington, DE 19886			creun				7300
ACCOUNT NO.			2007				
Sears Credit Cards PO Box 183082 Columbus, OH 43218			credit				2200
ACCOUNT NO.			2007				
Sears PO Box 183081 Columbus, OH 43218			credit				130
ACCOUNT NO.			2007				
Providian Card Services PO Box 660487 Dallas, TX 75266			credit				1725
	,	•			Sub	total➤	\$
continuation sheets attached		(Report a	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabil	icable, o	ed Sched n the Sta	tistical	\$

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In re	Maria C. Pacheco	,	Case No.	
	Debtor		(if known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Household Bank PO Box 17051 Baltimore, MD 21297			2007 credit				1200
ACCOUNT NO. Home Depot Processing Ctr. Des Moines, IA 50364			2007 credit				1750
ACCOUNT NO. Bank of America PO Box 15726 Wilmington, DE 19886			2007 credit				2200
ACCOUNT NO. Direct Merchants Bank PO Box 17313 Baltimore, MD 21297			2007 credit				4100
ACCOUNT NO. Chase Bank PO Box 15153 Wilmington, DE 19886			2007 credit				950
Sheet noof continuation sheets at to Schedule of Creditors Holding Unsecu Nonpriority Claims				<u> </u>	Sub	total➤	\$
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

· ·	Maria C. Pache	200	Document	Page 19 of 39		
In re_	Debtor			Case No.	(if known)	

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2007 credit				
HSBC Group PO Box 5240 Carol Stream, IL 60197			creun				11000
ACCOUNT NO.			2007				
Elmhurst Memorial Healthcare 640 W. 4th St. Winston-Salem, NC			medical				807
ACCOUNT NO.			2007				
CBCS 4764 E. Fulton Grand Rapids, MI 49501			credit				365
ACCOUNT NO.			2007				
Nicor Gas PO Box 2020 Aurora, IL 60507			credit				453
	,	•			Sub	total➤	\$
continuation sheets attached						s	

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In re	Maria C. Pacheco	,	Case No.	
	Debtor		(if known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2007 credit				
Best Buy PO Box 17298 Baltimore, MD 21297							536
ACCOUNT NO.							
ACCOUNT NO.						_	
ACCOUNT NO.	<u> </u>						
ACCOUNT NO.							
	() (
Sheet no. of continuation sheets at to Schedule of Creditors Holding Unsecu Nonpriority Claims						ototal➤	\$ 22001
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	itistical	\$ 22091

	Debtor	•			(if known)	
In re	Mari	a C. Pachec		Case No		
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Ca	ise 08-08289	Doc 1	Filed 04/05/08	Entered 04/05/08 16:5	51:15 Des	c Mair

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

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In re _	Maria C. Pache	eco	,	Case No.	
	Debtor		,		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this	box if debtor	has no	codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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In re	Maria C. Pac	checo	_	Case No.	

In re	Maria C. Pacheco	,	Case No.	
-	Debtor	 ·		(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: married	RELATIONSHIP(S): Husband, 3 children		AGE(S): 45, 15, 11,		
Employment:	DEBTOR		SPOUSE		
Occupation	administrator, teacher		unemployed		
Name of Employer	Federal Express, IT Daycare				
How long employed	5 years, 2 months				
Address of Employe					
COME: (Estimate c	of average or projected monthly income at time iled)	DEBTOR	SPOUSE		
		\$ <u>2469</u>	\$ <u>0</u>		
(Prorate if not pa Estimate monthly		\$	\$		
SUBTOTAL		\$2469	\$0		
LESS PAYROLL 1 a. Payroll taxes an b. Insurance c. Union dues d. Other (Specify)		\$ 267 \$ 134 \$ \$ \$ \$ \$ \$	\$ \$ \$ \$		
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$ <u>401</u>	\$ <u>0</u>		
TOTAL NET MO	NTHLY TAKE HOME PAY	\$ <u>2068</u>	<u>\$</u> 0		
	om operation of business or profession or farm	\$	\$		
(Attach detailed s Income from real p		\$	\$		
Interest and divide		\$	\$		
. Alimony, mainter	nance or support payments payable to the debtor for e or that of dependents listed above	\$	\$		
Social security or (Specify):	government assistance	\$	\$		
. Pension or retiren	nent income	\$	•		
. Other monthly inc (Specify):	come	\$ \$	\$ \$		
. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>0</u>	\$ <u>0</u>		
. AVERAGE MON	WITHLY INCOME (Add amounts on lines 6 and 14)	\$ <u>2068</u>	<u>\$ 0</u>		
	ERAGE MONTHLY INCOME: (Combine column	\$ <u>2068</u>			
otals from line 15)		(Report also on Summar on Statistical Summary of	y of Schedules and, if applicable, of Certain Liabilities and Related Data)		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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	Maria C. Pach		Case No.	/*C1
1	Debtor			(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-
weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income
ıllowed on Form22A or 22C.

Check this box if a joint petition is fil	ed and debtor's spouse maintains a separate household. Complete a s	separate schedule of expenditures labeled "Spouse."
1. Rent or home mortgage payment (include lo		\$ <u>2491</u>
a. Are real estate taxes included?	Yes No	
b. Is property insurance included?	Yes No	
2. Utilities: a. Electricity and heating fuel		\$ <u>373</u>
b. Water and sewer		\$ <u>140</u>
c. Telephone		\$ <u>120</u>
d. Other Internet 70 cable TV	37	\$ <u>107</u>
3. Home maintenance (repairs and upkeep)		\$
4. Food		\$
5. Clothing		\$ <u>600</u>
6. Laundry and dry cleaning		\$ <u>100</u>
7. Medical and dental expenses		\$
8. Transportation (not including car payments)		\$
9. Recreation, clubs and entertainment, newspa	pers, magazines, etc.	\$ 600
10.Charitable contributions		\$
11.Insurance (not deducted from wages or incl	ided in home mortgage payments)	
a. Homeowner's or renter's		\$
b. Life		\$ 90
c. Health		\$ <u>30</u>
d. Auto		s 100
e. Other		\$
12. Taxes (not deducted from wages or include (Specify)		\$
	nd 13 cases, do not list payments to be included in the plan)	
a. Auto		\$625
b. Other Ho	meowner's Assoc. dues	\$ 55
c. Other		\$
14. Alimony, maintenance, and support paid to	others	\$
15. Payments for support of additional depend		\$
	ss, profession, or farm (attach detailed statement)	\$
17. Other		\$
18. AVERAGE MONTHLY EXPENSES (Tot if applicable, on the Statistical Summary of	al lines 1-17. Report also on Summary of Schedules and, Certain Liabilities and Related Data.)	\$ <u>5</u> 431
19. Describe any increase or decrease in expen	ditures reasonably anticipated to occur within the year following the	filing of this document:
20. STATEMENT OF MONTHLY NET INCO)ME	
a. Average monthly income from Line 15	of Schedule I	\$2068
b. Average monthly expenses from Line 1		\$5431
c. Monthly net income (a. minus b.)		s-3363

B7 (Official Form 7) (12/07)

44069

UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:_	Maria C. Pacheco	, Case No	
	Debtor		(if known)
	STATEME	ENT OF FINANCIAL A	AFFAIRS
inform filed. A should affairs. child's	ormation for both spouses is combined. If ation for both spouses whether or not a join An individual debtor engaged in business a provide the information requested on this same and the li	the case is filed under chapter 12 nt petition is filed, unless the spo is a sole proprietor, partner, familistatement concerning all such act ke to minor children, state the ch	
additio	omplete Questions 19 - 25. If the answer	to an applicable question is "N question, use and attach a separate	have been in business, as defined below, also one," mark the box labeled "None." If e sheet properly identified with the case name,
		DEFINITIONS	
the filit of the v self-en	lual debtor is "in business" for the purpose ng of this bankruptcy case, any of the follo voting or equity securities of a corporation; apployed full-time or part-time. An individual is in a trade, business, or other activity, other	of this form if the debtor is or ha wing: an officer, director, manag a partner, other than a limited parallel al debtor also may be "in busine	ne debtor is a corporation or partnership. An s been, within six years immediately preceding ting executive, or owner of 5 percent or more artner, of a partnership; a sole proprietor or ss" for the purpose of this form if the debtor ement income from the debtor's primary
5 perce	elatives; corporations of which the debtor is	s an officer, director, or person in es of a corporate debtor and their	the debtor; general partners of the debtor and control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	1. Income from employment or ope	ration of business	
State the gross amount of income the debtor has received from employment, trade, or profession, or from operating the debtor's business, including part-time activities either as an employee or in independent trade or business, from beginning of this calendar year to the date this case was commenced. State also the gross amounts received dure two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial received the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)			e or in independent trade or business, from the ate also the gross amounts received during the intains, or has maintained, financial records on some. Identify the beginning and ending dates ach spouse separately. (Married debtors filing
	AMOUNT	SC	DURCE
	31312		2007

2006

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2

AMOUNT SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
PAID OR
STILL
TRANSFERS
VALUE OF
OWING

TRANSFERS

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF
AND VALUE
OF PROPERTY
OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF DEDOCCECCION

DECCRIPTION

	DATE OF REPOSSESSION,	DESCRIPTION
NAME AND ADDRESS	FORECLOSURE SALE,	AND VALUE
OF CREDITOR OR SELLER	TRANSFER OR RETURN	OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4

TERMS OF
NAME AND ADDRESS
DATE OF
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

NAME AND LOCATION

DESCRIPTION

AND VALUE

OF COURT

ORDER

OF PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE
OR ORGANIZATION IF ANY OF GIFT OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF
AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART
PROPERTY BY INSURANCE, GIVE PARTICULARS OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Bernard A. Schlosser, Esq. 101 S. Bloomingdale Road Bloomingdale, IL 60108 March 28, 2008 300

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING 5

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER.

CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

437 Altgeld, Glendale Hts., IL 1914 Woodside, Glendale Hts., IL same, same

Feb 2006 to April 2007, April 07 to present

6

7

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of

8

	the voting c	or equity securities, within six ye	ars ininediately p	breceding the commencement	of this case.
	and beginni	r is a corporation, list the names, ing and ending dates of all busine or equity securities within six year	esses in which the	debtor was a partner or owned	15 percent or more of
	NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ione	b. Identify any defined in 11 U.	business listed in response to sub S.C. § 101.	division a., above	, that is "single asset real estat	e" as
	NAME	ADI	ORESS		
officer, partner, partner fu	director, managin other than a limite ill- or part-time. (An individual of s, as defined above	within six years immediately progression within six years immediately progression of more that a partner, of a partnership, a sole of partner, of a partnership, a sole of partner, of a partnership, a sole of partner, a partnership within six years immediately progression of the second partnership within six years immediately progression of the second partnership within six years immediately progression within six years should go directly to the second partnership within six years should go directly to the second partnership within six years should go directly to the second partnership within six years should go directly to the second partnership within six years should go directly to the second partnership.	an 5 percent of the proprietor, or sel is portion of the second the comm	e voting or equity securities of f-employed in a trade, profess tatement only if the debtor is of	a corporation; a ion, or other activity, or has been in
	19. Books, reco	ords and financial statements			
Ione		keepers and accountants who with kept or supervised the keeping o			of this
	NAME AN	D ADDRESS		DATES SERVIC	CES RENDERED
Ione		or individuals who within two y ord the books of account and recor			
	NAME	ADI	ORESS	DATES SERVIC	CES RENDERED

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	NAME		ADDRESS
Ione	d. List all financial institutions, credifinancial statement was issued by the		cantile and trade agencies, to whom a y preceding the commencement of this cas
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
Ione	a. List the dates of the last two inventaking of each inventory, and the doll		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
one	b. List the name and address of the p in a., above.	erson having possession of the record	ds of each of the inventories reported
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21. Current Partners, Officer	rs, Directors and Shareholders	
one	a. If the debtor is a partnership, partnership.	list the nature and percentage of part	nership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
one		n, list all officers and directors of the cols, or holds 5 percent or more of the	
		TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

	22. Former partners, officers, directors	s and shareholders				
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.					
	NAME	ADDRESS	DATE OF WITHDRAWAL			
None	b. If the debtor is a corporation, list all of within one year immediately preceding the		ationship with the corporation terminated			
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION			
	23 . Withdrawals from a partnership or	r distributions by a corporat	ion			
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.					
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOS OF WITHDRAWAL	AMOUNT OF MONEY SE OR DESCRIPTION AND VALUE OF PROPERTY			
	24. Tax Consolidation Group.					
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of an consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.					
	NAME OF PARENT CORPORATION	ON TAXPAYER-IDENT	IFICATION NUMBER (EIN)			
	25. Pension Funds.					
None	If the debtor is not an individual, list the n which the debtor, as an employer, has bee preceding the commencement of the case.	n responsible for contributing				
	NAME OF PENSION FUND	TAYPAVER-IDENTIFIC	ATION NUMBER (FIN)			

* * * * * *

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and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting may fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 if the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	[If completed by an individual or individual and	spouse]
of Debtor Date		
Signature of Joint Debtor (if any)	Date	Signature
of Joint Debtor (if any) Iff completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date		of Debtor
[If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date	Date	of Joint Debtor
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date		(if any)
thereto and that they are true and correct to the best of my knowledge, information and belief. Date	[If completed on behalf of a partnership or corporation]	
Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]		
[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for ompensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(h), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by ankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 fit be bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	Date	Signature
continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by anakruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 of the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address		Print Name and Title
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by pankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting my fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 of the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, esoponsible person, or partner who signs this document. Address	[An individual signing on behalf of a partnership or corpo	ration must indicate position or relationship to debtor.]
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by pankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting may fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110 of the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	co	ntinuation sheets attached
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting my fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 of the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	Penalty for making a false statement: Fine of up to \$500,	.000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 if the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	DECLARATION AND SIGNATURE OF NON-ATTO	PRNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
if the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	compensation and have provided the debtor with a copy of this document 342(b); and, (3) if rules or guidelines have been promulgated purpontant properties of the major properties of the major provided the debtor prov	nent and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), suant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by
Address	Printed or Typed Name and Title, if any, of Bankruptcy Petition Prepa	rer Social-Security No. (Required by 11 U.S.C. § 110.)
K		e, title (if any), address, and social-security number of the officer, principal,
X Signature of Bankruptcy Petition Preparer Date	Address	
X Signature of Bankruptcy Petition Preparer Date		
Signature of Bankruptcy Petition Preparer Date	Κ	
2 m	Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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United States Bankruptcy Court

District Of Illinois

Case No.

Chapter 7

СНАРТЕ	ER 7 INDIVI	DUAL DEBT	OR'S STATE	MENT OF IN	TENTION	
✓ I have filed a schedule of assets ☐ I have filed a schedule of execu ☐ I intend to do the following with	tory contracts and	d unexpired leases	which includes pe	ersonal property subj		l lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
1914 Woodside, Glendale Hts., IL			X		xx	
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date:			Signatur	re of Debtor		
DECLARATION	OF NON-ATTO	ORNEY BANKR	UPTCY PETITIO	ON PREPARER (S	ee 11 U.S.C. § 110)
I declare under penalty of perjury the compensation and have provided the 110(h), and 342(b); and, (3) if rules of chargeable by bankruptcy petition production or accepting any fee from the	debtor with a cop r guidelines have eparers, I have giv	y of this documer been promulgated wen the debtor not	nt and the notices and pursuant to 11 U.	nd information requ S.C. § 110(h) setting	ired under 11 U.S.0 g a maximum fee f	C. §§ 110(b), or services
Printed or Typed Name of Bankruptc If the bankruptcy petition preparer is responsible person or partner who sign	not an individual	l, state the name, i		Security No. (Requiress, and social securi		
Address						
X						
Signature of Bankruptcy Petition Pro	eparer	Date				

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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United States Bankruptcy Court

District Of Illinois

Maria C. Pacheco

Debtor

Case No. __

Chapter 7

СНАРТЕ	CR 7 INDIVI	DUAL DEBT	OR'S STATE	MENT OF IN	TENTION	
✓ I have filed a schedule of assets ☐ I have filed a schedule of execu ☐ I intend to do the following with	tory contracts and	d unexpired leases	which includes po	ersonal property sub		d lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
437 E. Altgeld, Glendale Hts., IL		xx				
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date:			Signatu	re of Debtor		
DECLARATION I declare under penalty of perjury the compensation and have provided the 110(h), and 342(b); and, (3) if rules of chargeable by bankruptcy petition production or accepting any fee from the declaration.	at: (1) I am a ban debtor with a cop r guidelines have eparers, I have giv	kruptcy petition property of this document been promulgate wen the debtor not	oreparer as defined at and the notices a d pursuant to 11 U	and information requ S.C. § 110(h) settin	(2) I prepared this ired under 11 U.S. g a maximum fee f	document for C. §§ 110(b), for services
Printed or Typed Name of Bankruptc If the bankruptcy petition preparer is responsible person or partner who sign	not an individua	l, state the name,		Security No. (Requiness, and social secur		
Address						
X	parer	Date				
Names and Casial Consuits Names	of all other in dissi	iduola xyba ••••	ad ar aggisted in	congring this do source	ont unloss the best-	mintary natition

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 203 (12/94)

United States Bankruptcy Court

		Northern	District Of _	Illinois 	_
In	re Maria C. Pacho	200			
111	Tie Maria C. Facili	200			
				Case No.	
De	ebtor			Chapter7	_
	DISCLOSU	JRE OF COMPI	ENSATION OF A	ATTORNEY FOR	DEBTOR
1.		that compensation p d to be paid to me, f	paid to me within one for services rendered	e year before the filing or to be rendered on	
	For legal services, I ha	ave agreed to accep	t		\$1200.00
	Prior to the filing of th	nis statement I have	received		\$300.00
2.	The source of the con	npensation paid to r	ne was:		
	✓ Debtor	Other (specify)		
3.	The source of compe	nsation to be paid to	o me is:		
	□Debtor	✓ Other (specify)		
4.	I have not agreed members and asso	to share the above-cociates of my law fir		on with any other per	son unless they are
	members or assoc		. A copy of the agre	with a other person or ement, together with a	
5.	In return for the abov case, including:	e-disclosed fee, I ha	ve agreed to render I	egal service for all asp	pects of the bankruptcy
	a. Analysis of the del to file a petition in		ition, and rendering a	advice to the debtor in	determining whether
	b. Preparation and fi	ling of any petition,	schedules, statemen	ts of affairs and plan w	hich may be required;
	c. Representation of hearings thereof;	the debtor at the me	eeting of creditors an	d confirmation hearin	g, and any adjourned

Case 08-08289 Doc 1 Filed 04/05/08 Entered 04/05/08 16:51:15 Desc Main Document Page 39 of 39 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	. Representation of the deptor in advi	
е	[Other provisions as needed]	
	No.	
В	y agreement with the debtor(s), the ab	pove-disclosed fee does not include the following services:
	Adversary cases or Motions.	
Г		
		CERTIFICATION
		mplete statement of any agreement or arrangement for
	payment to me for representation of	the debtor(s) in this bankruptcy proceedings.
	April , 2008 Date	Signature of Attorney
	Date	agnature of Actionity
		Bernard A. Schlosser, P.C.
		Name of law firm
1		